

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI (ST. LOUIS)

In Re: TAMMY L CORDIA)	
)	Case No. 16-47542-659
Debtor(s))	
)	Chapter 13
)	
1ST FINANCIAL FEDERAL CREDIT UNION)	OBJECTION TO CONFIRMATION OF FIRST AMENDED PLAN
)	
Objector)	Confirmation Hearing Date: 12/15/2016
)	Confirmation Hearing Time: 10:00 AM

COMES NOW 1st Financial Federal Credit Union ("1st Financial") and states:

1. On or about 6/28/2013 Debtor and nonfiling co-obligor William Cordia, jointly executed a loan with 1st Financial for \$17,749.70 for the purchase of a 2007 Toyota Camry VIN 4T1BE46K57U725778.

2. 1st Financial filed a secured claim (# 4) on 11/3/2016 for \$9539.25.

3. 1st Financial objects to Debtor's Plan because it proposes that this cosigned claim will be paid in full by the Trustee in **equal monthly installments over 35 months**. There are no other secured creditors listed in the Plan to be paid. There is no reason this claim should be paid in 35 equal monthly installments. After payment of the "per mos" for Trustee's fees and debtor's attorney fees, all of the funds should be paid to 1st Financial each month.

4. It would benefit debtor to pay this claim off faster due to the interest that will accrue.

WHEREFORE 1st Financial Federal Credit Union prays the Court deny confirmation of the First Amended Plan as filed and for such other relief as is just and proper.

SOMMARS & ASSOCIATES, L.L.C.
By: /s/ Donna M. Sommars
Donna M. Sommars MO #34043
Pamela B. Leonard MO #37027
Attorney for 1st Financial Federal Credit Union
326 South 21st Street, Ste. 510
St. Louis, MO 63103
314/241-5500; fax 314/241-5507

donna@sommars.net

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing was served either electronically or via U.S. Mail on November 18, 2016 to:

Marie Allen, attorney for Debtors, P.o. Box 411281, , Saint Louis, MO 63141-9998

John V Labarge Jr., trustee, P.O. Box 430908, St. Louis, Mo 63143

/s/ Donna M. Sommars